



Identity Theft

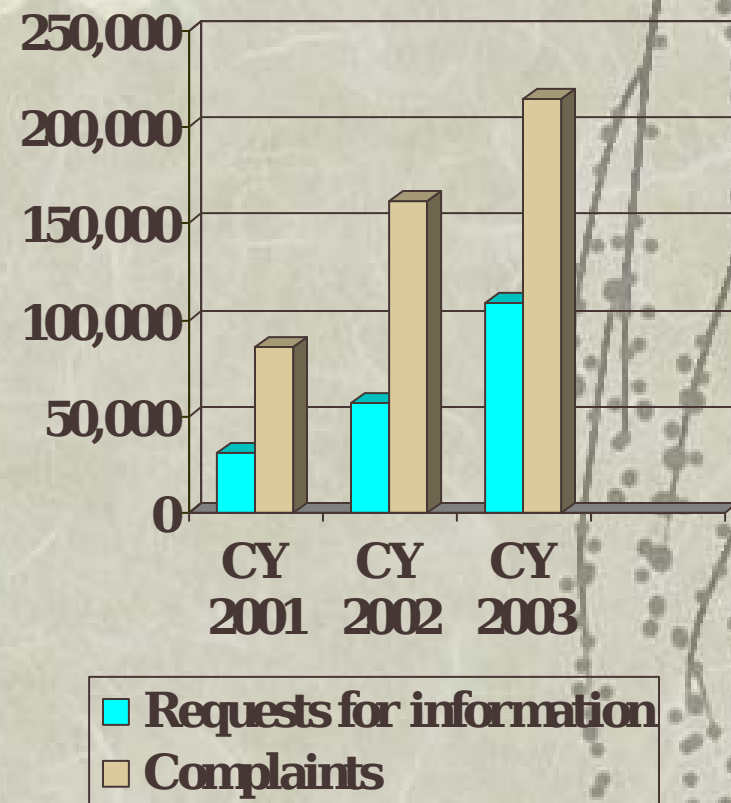
What is it?

What can I do if it has
happened?

Can I prevent it from
happening to me?

Current Trends in ID Theft

- ❖ Top Three Regions for fraud complaints (per capita)
- ❖ 42.8% Open something new



How do they get my Information

- ❖ Steal Wallets, Purses
- ❖ Mail
- ❖ Fill out change of address
- ❖ Trash diving
- ❖ Pose as someone who needs your ID
- ❖ Find info in your home
- ❖ Find information you share on the internet
- ❖ Scam tricks, most often done through the internet
- ❖ Get your information from the work place.
- ❖ Many more.

How an ID Thief uses your Credit

- ❖ Checks/Bank Account
- ❖ Credit Cards/store credit
- ❖ Utilities or Phone account
- ❖ Car/Bank Loans
- ❖ Criminal Violations
- ❖ Use it to obtain other forms of identification

Prevention

- ❖ Order a copy of your credit report from each of the three major credit bureaus.
- ❖ Be wise in putting personal information on the computer. Use difficult passwords
- ❖ Secure information in your home and work place. Shred Documents. Don't carry SSN.
- ❖ Check security of procedures at your workplace.
- ❖ Use Caution when working through internet and telephone, never give out info to a person who initialized the contact

If YOU are the Victim

- ❖ Place a fraud alert on your credit reports and review all of your credit reports
- ❖ Close any accounts that may have been tampered with
- ❖ File a report with your local police or the police in the community where the identity theft took place
- ❖ File a complaint with the FTC

Resolving Credit Problems

- ❖ <http://www.consumer.gov/idtheft/>
- ❖ Credit Report agencies, 100 word statements
- ❖ Credit Card Companies and Banks
- ❖ Proving you are a victim
- ❖ Sample Dispute Letter
- ❖ Talk to Creditors

Sources

- ❖ <http://www.consumer.gov/idtheft/>
- ❖ Navy Legal Service Office 243-5141
- ❖ Police Station
- ❖ Credit Reporting Agencies
- ❖ 1-877-IDTHEFT